

Bank Name	Münchener Hypothekenbank EG
LEI Code	529900GM944JT8YIRL63
Country Code	DE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,346	1,370	1,374	1,376	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,346	1,370	1,374	1,376	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,346	1,370	1,374	1,376	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,346	1,370	1,374	1,376	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,419	1,442	1,439	1,432	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,419	1,442	1,439	1,432	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	6,194	6,301	6,653	6,903	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,194	6,301	6,653	6,903	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.73%	21.74%	20.65%	19.94%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.73%	21.74%	20.65%	19.94%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.73%	21.74%	20.65%	19.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.73%	21.74%	20.65%	19.94%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.91%	22.89%	21.64%	20.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.91%	22.89%	21.64%	20.74%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	39,724	39,940	41,012	42,511	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.39%	3.43%	3.35%	3.24%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,346	1,370	1,374	1,376	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,346	1,370	1,374	1,376	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	39,724	39,940	41,012	42,511	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	39,724	39,940	41,012	42,511	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.4%	3.4%	3.4%	3.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.4%	3.4%	3.4%	3.2%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Münchener Hypothekenbank EG

		(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	OWN FUNDS	1,419	1,442	1,439	1,432	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,346	1,370	1,374	1,376	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,023	1,028	1,033	1,040	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	305	320	320	320	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	35	35	35	35	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4	-4	-5	-6	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-13	-10	-10	-12	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,346	1,370	1,374	1,376	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	73	72	66	55	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	44	39	33	29	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	29	34	32	27	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	6,194	6,301	6,653	6,903	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.73%	21.74%	20.65%	19.94%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.73%	21.74%	20.65%	19.94%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.91%	22.89%	21.64%	20.74%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,346	1,370	1,374	1,376	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.73%	21.74%	20.65%	19.94%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a reg	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	5,359	5,499	5,836	6,080	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	774	855	934	1,023	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	2,848	2,854	2,870	3,006	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,629	1,691	1,910	1,940	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	157	144	140	153	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	336	312	301	324	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	30	0	29	0	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	30	0	29	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	313	346	346	346	C 02.00 (R590, c010)
Of which basic indicator approach	313	346	346	346	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	6,194	6,301	6,653	6,903	



Market Risk

Münchener Hypothekenbank EG

	SA						[M								IM				
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		CE RISKS CAPITAL ARGE FOR CTP		VaR (Memori	andum item)	STRESSED VaR (A	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		PRICE RISKS (CHARGE FOR (
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE		12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST 12 WEEKS AVAILABLE (SVaRt- AVERAGE MEASULE	RE FLOO	12 WEEKS OR AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30	/09/2018								As of 31/12/2018				
raded Debt Instruments Of which: General risk	0	0	0	0	0	0						0	0	0	0	Т			
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0				
quities Of which: General risk	0	0	0	0	0	0						0	0	0	0 0				
Of which: Specific risk preign exchange risk	0 30	0	0	0 0	0	0						0 0	0	0	0 0				
ommodities risk	0	0	0	0	0	0				0 0		0	0	0	0				
otal	30 As of 31/03/2019	As of 30/06/2019	0	0	U	Ţ.	/03/2019	0	0	0 0		0			0 0 0 As of 30/06/2019	<u>) </u>	0 0	0	
raded Debt Instruments	0	0	0	0	0	0						0	0	0	0				
Of which: General risk Of which: Specific risk	0	0	0	0	0	0						0	0	0	0 0				
quities Of which: General risk	0 0	0	0	0	0	0						0	0	0	0 0				
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0				
oreign exchange risk ommodities risk	0	0	0	0	0	0						0 0	0	0	0				
al	29	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0 0	0	0 0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Collective investments undertakings (CIU)

Equity
Other exposures

Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

126

116

116

126

116

			Standardised Approach										
			As of 30/	09/2018		As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	786	926				901	10					
	Regional governments or local authorities	3,261 398	3,277	5			2,904	5					
	Public sector entities	398	398	4		296	296	4					
Ir	Multilateral Development Banks	79	79	0		77	77	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	39	39			49	49	31					
	Corporates	595	410	410		695	513	513					
	of which: SME	156	141			310	287	287					
	Retail of which: SME	44	23	1/		3 0	3	2					
Consolidated data		169	159	60		u 175	168	U 72					
	Secured by mortgages on immovable property of which: SME	109	26	10		1/3	100 51	172					
	Exposures in default	41	13	10	28	47	12	18	30				
	Items associated with particularly high risk	11	0	0	20	0	0	0	50				
	Covered bonds	0	0	ľ		0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	141	141	88		130	130	81					
	Equity	116	116			116	116	116					
	Other exposures	6	6	6		4	4	4					
	Standardised Total ²	5,675	5,588	775	28	5,250	5,17	3 856	3				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	./12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	293	308	0		289	300		
	Regional governments or local authorities	3,043	3,059	0		2,672	2,687	0	
	Public sector entities	284	284	4		184	184	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	31		48	48		
	Corporates	72	36	36		70	35	35	
	of which: SME	18	4	4		19	5	5	
	Retail	3	3	2		3	3	2	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	105	95	38		175	168	72	
	of which: SME	30	26	10		53	51	22	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	1	

137

116

137

116

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

116

					Standardise	d Approach				
			As of 30)/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0			0	0	0		
	Regional governments or local authorities	27	27	5		27	27	5		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		2	0	0		
	of which: SME	5	J	3		0	J	5		
	Retail	o l	0			0	0			
	of which: SME	0	0			0	0			
SWITZERLAND	Secured by mortgages on immovable property	8	8	3		0	0			
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.	. ,	. ,	. ,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LOXEMBOOKG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	٠ ١	l 0		0	0		
	Collective investments undertakings (CIU)	4	4	2		4	4	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

					Standardise	ed Approach					
			As of 30,	/09/2018		As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(mln EUR, %)										
	Central governments or central banks	99	99	0		97	97	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	104	104	0		102	102	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	50	50	50		49	49	49			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
IVAIVEL	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	exposures, but includes general credit risk adjustments.												
					Standardise	d Approach									
			As of 30	/09/2018		As of 31/12/2018									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln EUR, %)														
1	Central governments or central banks	0	0	0		0	0	0							
	Regional governments or local authorities	0	0	0		0	0	0							
	Public sector entities	0	0	0		0	0	0							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	0	0	0		0	0	0							
	Corporates	318	294	294		431	399	399							
	of which: SME	138	137	137		291	282	282							
	Retail	41	20	15		0	0	0							
UNITED STATES	of which: SME	0	0	0		0	0	0							
0.11125 0171120	Secured by mortgages on immovable property	56	56	28		0	0	0							
	of which: SME	0	12	0	30	0	12	0	30						
	Exposures in default	41	13	19	28	41	12	18	29						
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0							
		0	0	0		0	0	0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	0	0	0		0	0	0							
	Equity Other expectings	0	0	0 0		0	0	0							
	Other exposures	b	<u> </u>	<u> </u>	30	4	4	4	30						
	Standardised Total ²	(1) Ocioinal anno anno ambita Fire			28				29						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
		Standardised Approach								
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks Regional governments or local authorities	0 52	0 52	0		0 51	0 51	0		
	Public sector entities Multilateral Development Banks	0 0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates of which: SME	26	26	26		26	26	26		
	Retail	0	0	0		0	0	0		
SPAIN	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	0 0	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0	0 0		
	Equity Other exposures	0 0	0	0 0		0	0	0		
	Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
		As of 30/09/2018				As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0			0	0	0		
	International Organisations	0	0			0	0			
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
C	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0		
•	of which: SME	0	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U	
	Covered bonds	0	0			0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

		Standardised Approach								
		As of 30/09/2018 As of 31/12/2018						/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0			
	Retail	0	0			0	0			
Country of	of which: SME	0	0			0	0	0		
-	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 8	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	(
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				due to credit conversion factors				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0		
Í	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	of which: SME		0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
counterpart 5	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	1 0	0	0		0	1	0		
	Collective investments undertakings (CIU)	Ö	0	0		0	Ö			
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for seco	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0		
_	Secured by mortgages on immovable property	0	0			0	0		
Counterpart 10	of which: SME	0	0			0	0		
	Exposures in default		l o		0	0	0		0
	Items associated with particularly high risk		Ŏ		Ü	o l	0		
	Covered bonds	0	o n			n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

		Standardised Approach								
			As of 31	/03/2019			As of 30	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(mln EUR, %)									
	Central governments or central banks	512	622		1	1,205	1,213	2		
	Regional governments or local authorities	2,861	2,876	5	5	2,831	2,845	5		
	Public sector entities	347	347	'	3	346	346	3		
	Multilateral Development Banks	79	79)		78	78	0		
	International Organisations	0	C			0	0	0		
	Institutions	42	42		1	28	28	23		
	Corporates	773	599		1	682	624	591		
	of which: SME	362	317	317	7	425	357	352		
	Retail	4	3		2	4	3	2		
Consolidated data	of which: SME	1	C)	0	0	0		
Consolidated data	of which: SME Secured by mortgages on immovable property	178	172		3	160	157	64		
	of which: SME	97	95			82	80	35		
	Exposures in default	42	13	18	30	0	0	0	0	
	Items associated with particularly high risk	0	C)		82	74	111		
	Covered bonds	0	C)		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	C			0	0	0		
	Collective investments undertakings (CIU)	136	136			143	143	102		
	Equity	116	116	116		116	116	116		
	Other exposures	4	4	4	1	4	4	4		
	Standardised Total ²	5,092	5,007	934	30	5,679	5,63	1,024	. 8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

		Standardised Approach									
			As of 31	/03/2019	Standardisc	и прргоден	As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	28	38	0		770	777	0			
	Regional governments or local authorities	2,643	2,658	0		2,614	2,628	0			
	Public sector entities	234	234	3		233	233	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	41	41	31		27	27	22			
	Corporates	71	70	42		77	76	48			
	of which: SME	20	6	6		25	10	10			
	Retail	4	3	2		4	3	2			
GERMANY	of which: SME	1	0	0		0	0	0			
GERMANT	Secured by mortgages on immovable property	178	172	73		160	157	64			
	of which: SME	97	95	43		82	80	35			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	132	132	96		139	139	99			
	Equity	116	116	116		116	116	116			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	27	27	5		27	27	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			n l	0		
	Equity	0	0			n l	0		
	Other exposures	n l	0			n l	0		
	Standardised Total ²	Ü			0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 31	/03/2019		As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)		-					•		
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
		0	0	0		0	0	0		
LUXEMBOURG	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property of which: SME	0	0			0	0			
	Exposures in default	0	0	0	0	0	0		0	
	Items associated with particularly high risk	0	0	0	U	0	0		U	
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	"			0	0			
	Collective investments undertakings (CIU)	0 4	4	3		υ 4	υ Δ	3		
	Equity		1			ן ד ח	ד ח			
	Other exposures	0	0			0	0	0		
	Standardised Total ²	,			0				0	
		(1) Original exposure, unlike Ex	kposure value, is reported before	re taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects)			



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Müno	chener Hypothekenbar	ık EG		
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
					Value adjustments and				Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	98	98	0		97	97	0	
	Regional governments or local authorities Public sector entities Multilatoral Development Banks	103	103	0		0 103	103	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	49 0	49	49		44 0	44	44	
FRANCE	Retail of which: SME	0	0 0	0		0 0	0	0 0	
TIVAINCE	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk Covered bonds	0 0	0	0	U	0	0	0	U
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0 0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments an							0
		exposures, but includes genera	al credit risk adjustments.	iterparty excludes those for sec		ed Approach	and other own runds reduction	is related to the	
			As of 31	/03/2019	Stallualuist	а Арргоасп	As of 30	/06/2019	
			10 01 31				7.0 01 50		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks		0	0		0	^	0	
	Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0 0	
	Multilateral Development Banks International Organisations	0 0	0	0 0		0 0	0	0 0	
	Institutions Corporates of which: SME	0 523 341	0 450 311	0 450 311		0 534 400	0 476 347	0 471 341	
	of which: SME Retail of which: SME	341 0 0	311 0 0	311 0 0		400 0 0	347 0 n	341 0 0	
UNITED STATES	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	42 0	12 0	18 0	30	0 82	0 74	0 111	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0 0 4	0 0 4	0 0 4		0 0 4	0 0 4	0 0 4	
	Standardised Total ²	(1) Original exposure, unlike Ex							8
		(2) Total value adjustments an exposures, but includes generate		nterparty excludes those for sec		ed Approach	and other own funds reduction	is related to the	
			As of 31,	/03/2019	Standardisc	а Аррговен	As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	51 0	51	0 0		51 0	51	0 0	
	Multilateral Development Banks International Organisations Institutions	0 0	0	0		0	0	0	
	Corporates of which: SME	25 0	25 0	25 0		25 0	25 0	25 0	
SPAIN	Retail of which: SME	0 0	0	0 0		0	0	0 0	
OI / III	Secured by mortgages on immovable property of which: SME Exposures in default	0 0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0 0	0	0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0 0	0 0	
	Equity Other exposures Standardised Total ²	0	0	0	^	0	0	0	
	StandardiSed Total	(1) Original exposure, unlike Ex (2) Total value adjustments and	d provisions per country of cou						ι υ
		exposures, but includes generation				ed Approach			
			As of 31	03/2019			As of 30	/06/2019	
									V-1
					Value add			Diele company company	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks	Original Exposure ¹	Exposure Value ¹	Risk exposure amount 0	_	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions
	Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure ¹ 0 0 0 0	Exposure Value ¹ 0 0 0	Risk exposure amount 0 0 0	_	Original Exposure ¹ 0 0 0	Exposure Value ¹ 0 0 0	0 0 0	provisions
	Central governments or central banks Regional governments or local authorities	Original Exposure ¹ 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0	0 0 0 0 0 0	provisions
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	provisions
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	provisions
Country of Counterpart 7	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	provisions
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	provisions
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	provisions
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	_	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

		Standardised Approach								
			As of 31	/03/2019		As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	0	0			0	0			
	Corporates	0	0			0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0	0	0	0	0		
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0			0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Standardised Approach As of 31/03/2019 As of 31/03/2019 Original Exposure¹ Exposure Value¹ Risk exposure amount provisions² Original Exposure Value¹ Risk exposure amount provisions² Original Exposure Value¹ Risk exposure Approach		Value adjustments and provisions ²
Original Exposure Value ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure Value ¹ Exposure Value ¹ R		
Original Exposure	Risk exposure amount	
(mln FUR %)	0	
	0	
Central governments or central banks 0 0 0 0 0	, , , , , , , , , , , , , , , , , , ,	
Regional governments or local authorities 0 0 0 0	0	
Public sector entities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Multilateral Development Banks0000International Organisations0000	0	
Institutions O O O O O O O O	0	
Corporates 0 0 0 0	0	
of which: SME 0 0 0	0	
Retail 0 0 0	0	
Country of of which: SME 0 0 0	0	
Counterpart 9 Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
of which: SME 0 0 0	0	
Exposures in default 0 0 0 0 0 0	0	0
Items associated with particularly high risk 0 0 0 0 0	0	
Covered bonds 0 0 0 0	0	
Claims on institutions and corporates with a ST credit assessment 0 0 0 0	0	
Collective investments undertakings (CIU) 0 0 0	0	
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Other exposures 0 0 0 0 0 0 0 Standardised Total ² 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	U	^

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.	recipality excidues those for sec	ansasation exposures, additiona	i valuation adjustments (AVAS) a	ind other own runds reduction	or clated to the	
					Standardise	d Approach			
			As of 31,	03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Credit Risk - IRB ApproachMünchener Hypothekenbank EG

						IRB App	oroach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposu	-e ¹ Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustme and
	(mln EUR, %)		vhich:		Of which: defaulted	provisions	Of which: defaulted		Value		Of which: defaulted	provisio
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	0)
Consolidated data	Institutions	1,597	0 1,582		0	0	1,309	0	1,298	357		
	Corporates	9,338	29 9,095	2,596	0	24	9,690	17	9,480	2,641	0)
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	6,188	29 6,141	1,738	0	21	7,142	17	7,057	1,905)
	Retail	25,345	50 25,345		161		25,727	56	25,727	1,691		5
	Retail - Secured on real estate property	25,345	50 25,345	1,629	161	47	25,727	56	25,727	1,691		5
	Retail - Secured on real estate property - Of Which: SME	3,472	16 3,472		54	13	3,492	21	3,492	329		5
	Retail - Secured on real estate property - Of Which: non-SME	21,873	34 21,873	1,319	108	34	22,236	36	22,236	1,361	120)
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	0	0 0	0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0	0)
	Equity	0	0 0	0	0		0	0	0	0	0	
	Other non credit-obligation assets			106						98		
	IRB Total ²			4,741						4,787		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

						IRB Ap	proach					
			As of 30,	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	ixposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of whice defaulte	The state of the s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	C)
	Institutions	689	0 689	224	0	0	651	0	651	228	O)
	Corporates	5,997	4 6,552	1,691	0	9	6,217	4	6,984	1,722	C)
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: SME	3,837	4 4,383	1,128	0	7	4,212	4	4,992	1,227	O)
	Retail	20,787	48 20,787	1,428	155		21,141	55	21,141	1,484	182	2
	Retail - Secured on real estate property	20,787	48 20,787	1,428	155	41	21,141	55	21,141	1,484	182	2
CEDMANN	Retail - Secured on real estate property - Of Which: SME	3,348	16 3,348	303	54	12	3,366	21	3,366	320	66	5
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	17,440	32 17,440	1,125	101	. 29	17,775	34	17,775	1,165	116	5
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	C)
	Retail - Other Retail	0	0 0	0	0	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0	O)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0	C)
	Equity	0	0 0	0	0	0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					IRB Ap	pproach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted		Of which defaulte		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	1 0	1	0	0 0	0	0 0	0	0
	Corporates	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0	0	0 0	0	0
	Retail	4,558	4,558	202	7 5	4,586	1 4,586		4
	Retail - Secured on real estate property	4,558	4,558	202	7 5	4,586	1 4,586		4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	124	124	8	0	125	0 125		0
SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME	4,433	4,433	194	7 5	4,461	1 4,461	197	4
	Retail - Qualifying Revolving	0 0	0	0	0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

Central banks and central governments								IRB Ap	proach					
Central banks and central governments					As of 30/	09/2018					As of 31/	12/2018		
Central banks and central governments			Original E	xposure ¹		Risk exposu	ire amount	adjustments	Original I	Exposure ¹		Risk expos	ıre amount	Value adjustments and
Institutions 125 0 125 26 0 0 0 0 0 0 0 0 0		(mln EUR, %)			Value						Value			provisions
Retail - Other Retail - Of Which: non-SME	LUXEMBOURG	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,654 0	0 0 0 0 0 0 0 0 0) 667) 0	195 0		0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0	C	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRB App	proach		IRB Approach												
			As of 30,	/09/2018					As of 31/	12/2018											
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustme and									
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio									
	Central banks and central governments	0	0 0	0	(0	0	0	0	0		0									
	Institutions	84	0 69	18		0	56	0	45	13	'	0									
	Corporates	393	.3 393	149		2	622	13	574	279	1	0									
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	1	0									
	Corporates - Of Which: SME	311	.3 328	125		2	333	13	355	130		0									
	Retail Secured on real estate preparty	0	0	0			U	0	0	0		0									
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0			U	0	0	0		0									
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0		0			0	0	0	0		0									
FRANCE	Retail - Qualifying Revolving			0			0	0	0	0		n									
	Retail - Other Retail		0 0	0			0	0	0	0		0									
	Retail - Other Retail - Of Which: SME	0	0 0	0			0	0	Ö	0		0									
	Retail - Other Retail - Of Which: non-SME	0	0 0	0		0	0	0	0	0		0									
	Equity	0	0 0	0		0	0	0	0	0		0									
	Other non credit-obligation assets																				
	IRB Total																				

Credit Risk - IRB ApproachMünchener Hypothekenbank EG

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount ad	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Valu adjustm	
		Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisi
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	()
	Institutions	5 0	5	2	C	0	6	0	6	2		J
	Corporates	5 0	0	0	C	0	5	0	0	0	(J
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0)
	Corporates - Of Which: SME	5 0	0	0	C	0	5	0	0	0		ን
	Retail	0 0	0	0	C	0	0	0	0	0	(J
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0)
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0		J
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0		J
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0		ን
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0		ን
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0		J
	Equity	0 0	0	0	C	0	0	0	0	0	(J
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln ELID - 04.)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	(mln EUR, %) Central banks and central governments	deradited	0	0	deradited	0	C	deradited	0	0	uerauiteu	
	Institutions	215	215	53			165		165	39	0	
	Corporates	359	365	150			316		333	128	0	
	Corporates - Of Which: Specialised Lending	0	0	0		0	C	0	0	0	0	(
	Corporates - Of Which: SME	161	173	47		0	261	. 0	273	97	0	
	Retail	0	0	0		0	C	0	0	0	0	
	Retail - Secured on real estate property	0	0	0		0	C	0	0	0	0	
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	C	0	0	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	C	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0		0	C	0	0	0	0	
	Retail - Other Retail	0	0	0		0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0		0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	C	0	0	0	0	C
	Equity	0 (0	0		0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total	(1) 0 : : : 1										

						IRB App	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 delauited	0	0	uerauiteu			n delauited	0	0	deradited	0
	Institutions		0	0						0		ó
	Corporates		Ŏ	0					0	0		ó
	Corporates - Of Which: Specialised Lending		0	0					0	0		ó
	Corporates - Of Which: SME	0 0	0	0		0		0 0	0	0		ő
	Retail	0 0	0	0		0		0 0	0	0	(o
	Retail - Secured on real estate property	0 0	0	0	(0		0 0	0	0	(o l
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0		0 0	0	0	(ა
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(0		0 0	0	0	(J
	Retail - Qualifying Revolving	0 0	0	0	(0		0 0	0	0	(J
	Retail - Other Retail	0 0	0	0	(0		0 0	0	0	(ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0		0 0	0	0	(ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0		0 0	0	0	(J
	Equity	0 0	0	0	(0		0 0	0	0	(J
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach				
			As of 30	09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 0	0		0 0	0	0	0
	Institutions	0 0	0	0 0	0		0	0	0	0
	Corporates	0 0	0	0 0	0		0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0		0	0	0	0
	Corporates - Of Which: SME	0 0	0	0 0	0		0	0	0	0
	Retail	0 0	0	0 0	0		0	0	0	0
	Retail - Secured on real estate property	0 0	0	0 0	0		0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0		0	0	0	0
Country of Counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0		0	0	0	0
	Retail - Qualifying Revolving	0 0	0	0 0	0		0	0	0	0
	Retail - Other Retail	0 0	0	0 0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0 0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0		0	0	0	0
	Equity	0 0	0	0 0	0		0 0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
			Exposure	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions		Value ¹ which: aulted	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	0		0	0 0	0	0
	Corporates	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	О	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB ApproachMünchener Hypothekenbank EG

							IRB App	roach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original E	kposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposı	ıre amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,494	0	1,484	390	0	0	1,525	0	1,518	384	0)
	Corporates	10,198	17	9,987	2,620	0	19	10,660	28	10,461	2,774	0	
	Corporates - Of Which: Specialised Lending	307	0	307	55	0	0	455	0	445	84	0	
	Corporates - Of Which: SME	7,656	17	7,495	2,005	0	15	7,873	28	7,718	2,034	0	
	Retail	26,532	55	26,532	1,910	182	53	27,083	55	27,083	1,940	179	
	Retail - Secured on real estate property	26,532	55	26,532	1,910	182	53	27,083	55	27,083	1,940	179	
	Retail - Secured on real estate property - Of Which: SME	3,558	21	3,558	355	71	14	3,620	22	3,620	361	72	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	22,974	33	22,974	1,556	111	39	23,463	32	23,463	1,578	107	,
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				121						112		
	IRB Total ²				5,042						5,210		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (a) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	655	0	655	224	0	0	764	0	764			
	Corporates	6,479	4	7,383	1,737	0	10	6,693	14	7,646	1,853	0	1
	Corporates - Of Which: Specialised Lending	102	0	178	30	0	0	113	0	220	37	0	
	Corporates - Of Which: SME	4,406	4	5,221	1,233	0	8	4,464	14	5,325		0	
	Retail	21,870		21,870	1,578			22,315	53	•			
	Retail - Secured on real estate property	21,870	53	21,870	1,578	178	45	22,315	53	22,315			H
GERMANY	Retail - Secured on real estate property - Of Which: SME	3,430	21	3,430	339	71	13	3,490	22	3,490			2
GLRMANT	Retail - Secured on real estate property - Of Which: non-SME	18,440	32	18,440	1,239	106	32	18,826	31	18,826	1,246	102	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0]
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	<u> </u>
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	(
	Institutions		0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	
	Retail	4,662		4,662	333	5	8	4,767	2	4,767	347	5	
	Retail - Secured on real estate property	4,662		4,662	333	5	8	4,767	2	4,767	347	5	
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	128	•	128	15	0	0	130	0	130	15	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	4,534		4,534	317	5	7	4,637	2	4,637	332	5	
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail			0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0		0	0	
	Equity		0	0	0	0	0	0	C	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	acraarcea 0	0	0	0	0	0	derdanced	0
	Institutions	200	0	200	42		0	200	0	200	42		0
	Corporates	1,926	0	594	128	0	3	2,094	0	705	151		٥
	Corporates - Of Which: Specialised Lending	133	0	112	19	0	0	270	0	209	39		o
	Corporates - Of Which: SME	1,660	0	435	92		2	1,753	0	472	93		J
	Retail	0	0	0	0	0	0	0	0	0	0		J
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		J
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		J
LOXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		J
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0)
	Equity	0	0	0	0	0	0	0	0	0	0		J
	Other non credit-obligation assets IRB Total												

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposui	re amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provis
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	0	
	Institutions	53 0	42	12	c	0	51	0	43	11	0	į
	Corporates	548 13	525	236	C	3	529	13	511	216	0	j
	Corporates - Of Which: Specialised Lending	14 0	14	5	C	0	14	0	14	6	0	i
	Corporates - Of Which: SME	492 13	470	215	C	3	416	13	403	158	0	į
	Retail	0 0	0	0	C	0	0	0	0	0	0	i
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	0	i
ED ANCE	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	i
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	i
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	j
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	0	f.
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	7
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	7
	Equity	0 0	0	0	С	0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB ApproachMünchener Hypothekenbank EG

					IRB Ap	proach					
			As of 31/	03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	ixposure ¹	Exposure	Risk expos	sure amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provis
	Central banks and central governments	0 0	0	0 (0	0	0	0	() (0
	Institutions	9 0	9	3	0	5	0	5	2	2 (D
	Corporates	0 0	0	0	0	0	0	0	C)
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	C		
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	C) ()
	Retail	0 0	0	0 0	0	0	0	0	C	0)
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	C)
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	C		9
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0			9
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	(2
	Retail - Other Retail	0 0	0	0	0	0	0	0	()
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	(
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0			
	Equity	0 0	U	0 (0	0	0	0	,) ()
	Other non credit-obligation assets									_	-
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0)	0 0	0	0	(0
	Institutions	148	0 148	34	C	0	8	7 0	87	17	(0
	Corporates	350	0 367	141	C	1	. 40	1 0	426	162	(0
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0]	0	0	0	(0
	Corporates - Of Which: SME	296	0 322	115	(1	. 38	5 0	410	155	(0
	Retail	0	0	0	(0	<u> </u>	0	0	0	(0
	Retail - Secured on real estate property	0	0	0	(0	<u> </u>	0	0	0	(0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	(U O	<u>'</u>		0	0	(0
3171211	Retail - Secured on real estate property - Of Which: non-SME	0		0		U O	(1			0		0
	Retail - Qualifying Revolving Retail - Other Retail	0		0			()			0		0
	Retail - Other Retail - Of Which: SME	0		0			(1			0		0
	Retail - Other Retail - Of Which: non-SME			0						٠ ١		0
	Equity	٥		0	,					٠ م		0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0) (0
	Institutions	0	0	0	c	0	C	0	0	0) (ა
	Corporates	0 0	0	0	c	0	C	0	0	0	ı c	ა
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	C	0	0	0	ı c	ა
	Corporates - Of Which: SME	0 0	0	0	c	0	0	0	0	0	ı) c	ა
	Retail	0 0	0	0	C	0	0	0	0	0	v C	J
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	v C	J
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	v C	J
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	/ C	J
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	/ C)
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	/ C	J
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	/ C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	<u>/</u>)
	Equity	0 0	0	0	0	0	0	0	0	0	<u>'</u>	J
	Other non credit-obligation assets											
	IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	C	J
	Institutions	0	0	0	0	0	0	0	0	0	0)
	Corporates Compared to Compar	0		0			0	0	0	0)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0					0	0	, , , , ,	2
	Retail								0	0	,	ó
	Retail - Secured on real estate property									0	ر ا	o l
	Retail - Secured on real estate property - Of Which: SME							0		0	ن ار	ó
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	0	0	0	0	, ,	ő
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	, c	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	/ c	J
	Equity	0 0	0	0	0	0	0	0	0	0	C	ر ا
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	C	0	0	0	(0
	Institutions	0 0	0	0	0	0	0	0	0	0		0
	Corporates	0 0	0	0	0	0	O	0	0	0	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	(D
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	0 0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	(0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		O
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Equity	0 0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

						<u> </u>	inchener Hypothekenbar As of 31/12/2018							
						Direc	ct exposures							
	(min ELID)			On balance sl	heet		et exposures		Deriva	atives		Off balar	nce sheet	-
	(mln EUR)													
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of									_		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of the Francistance	at the ground control						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	Tall Value till bagil ballet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	C	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0 0	C	0 0	0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [0 61	0 61	0	0	0	0 0	C	0 0	0	0	0	0	
[10Y - more Total		115 176	115 176	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [0 50	0 50	0	0	0	0	C	0	0	0	0	0	
Total [0 - 3M [Belgium	0 0 42	0 0 42	0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0 0	
[10Y - more Total [0 - 3M [0 92	92	0 0	0	0	0 0	C	0	0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total		0	0	0	0	0	0		0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	C	0	0	0	0	0	
[0 - 3M [Czech Republic	34 0	0 34 0	0	0 0	0 0	0 0	C C	0 0	0 0	0 0	0 0	0 0 0	
[10Y - more Total [0 - 3M [0 34	0 34	0 0	0	0	0 0	0	0	0	0	0 0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total														
[0 - 3M [
[21 - 31 [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk EG						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
	(rimi zorv)											Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0		0 0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0 0	0 0 0	0 0	0 0	0 0 0		0 0 0 0	0 0	0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 109	0 109	0	0	0	0		0 0 0	0	0	0	0	
Total [0 - 3M [109 0	109 0	0	0 0 0	0 0 0	0		0 0 0	0	0	0 0 0	0 0 0	0
[0 - 3M [_	0 0	0 0	0 0 0	0 0	0 0	0 0		0 0 0	0 0	0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [France	26 174	26 174	0	0	0	0		0 0	0	0	0	0	
Total [0 - 3M [200 3	200 3	0 0 0	0 0	0 0 0	0 0		0 0 0 0	0 0	0 0	0 0 0	0 0 0	0
[0 - 3M [2 199 126	2 199 126	0	0	0	0		0 5 0 0	0	0 25	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [Germany	125 127 738	199 126 127 738 1,506	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total [0 - 3M [738 1,506 2,701	2,701	0	0	0	0		0 136 0 141	0	101	0	0	4
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Croatia													
Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Greece													
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Hungary													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[3Y - 5Y [[3Y - 10Y [Ireland													
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														



General governments exposures by country of the counterparty

						Įv	ünchener Hypothekenba As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 45 21 0 0 0 0	0 45 21 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M [Portugal	0 0 0 0 0 50 0	0 0 0 0 0 50 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						IM 	ünchener Hypothekenba As of 31/12/2018							
						Dire	ct exposures	<u>, </u>						
	(mln EUR)			On balance s	sheet	2.00			 Deriva	tives		Off bala	nce sheet	
	(mir zory)							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 10 0 40 0 0	0 0 10 0 40 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden	31	JI.							J	· ·			
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						MI	ünchener Hypothekenbar							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivati	ives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with positi	ive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland	0 0 27 0 0 0 0	0 0 27 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Münchener Hypothekenbank EG

						I*I	инспенет пурошекенва	IIK EG						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa -													
[0 - 3M [Others													

Notes and definition

- Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.
- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Cuba, Cayman Islands, Cuba, Cayma
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						 	inchener Hypothekenbar As of 30/06/2019							
						Dire	t exposures							
	(rela FLID)			On balance sl	heet		c exposures		Deriv	atives		Off bala	nce sheet	-
	(mln EUR)													-
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative infancial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	C	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	C	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	11	11 59	0	0	0	0	C	0	0	0	0	0	
[10Y - more		102 172	102 172	0	0	0	0		0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0 50	0 50	0	0	0	0	0	0 0	0	0	0	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [Belgium	0 0 26	0 0 26	0	0 0	0	0	C	0 0	0	0 0	0	0	
[0 - 3M [16 0 91	16 0 91	0 0	0 0	0	0 0	0 0	0 0	0 0	0	0 0 0	0 0	0
[0 - 3M [[3M - 1Y [Į.
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[5Y - 10Y [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
Total [0 - 3M [
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	C	0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	33 0	33 0	0 0 0	0 0	0 0 0	0 0) () ()	0 0 0	0 0	0 0 0	0 0 0	0 0	
[0 - 3M [0 0 33	0 0 33	0 0	0 0	0 0	0		0 0	0 0	0	0 0	0 0	0
[0 - 3M [33	33	U	U		U	Ü	0			J		J.
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [
[0 - 3M [Estonia													
[5Y - 10Y [[10Y - more														
iotai														



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk EG						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min zers)											Off-balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 25 84 0	0 0 0 0 25 84 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 0 0 26 174 0	0 0 0 0 26 174 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 92 135 148 295 498 1,476	0 92 135 148	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 25 0 0 0 26 50	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

					Įv	lunchener Hypothekenbai						
					Div	As of 30/06/2019	<u>'</u>					
				On halawaa al		ect exposures	Double Control	aller a		Off halanaa	ale a a k	
	(mln EUR)		1	On balance sl	neet		Deriva	atives		Off balance	sneet	
										Off-balance sheet	exposures	
							Derivatives with positive fair value	Derivatives with ne	egative fair value			
												Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial									exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short									
			positions)		of which: Financial assets of which: Financial assets at designated at fair value fair value through other					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value fair value through other through profit or loss comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount			
					comprehensive income							
[0 - 2M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Lithuania											
[10Y - more Total												
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Luxembourg											
[5Y - 10Y [[10Y - more Total												
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Malta											
[0 - 3M [
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Netherlands											
[3Y - 5Y [[5Y - 10Y [[10Y - more												
Total [0 - 3M [0	0	0	0 0	0	0 0	0	0	0	0	
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Poland	0 0	0 0	0	0 0 0	0 0		0 0	0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Poland	0	0	0	0 0 0	0	0 0 0	0 0	0	0 0	0	
Total [0 - 3M [-	20 0	20 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	2
[3M - 1Y [[1Y - 2Y [0	0	0	0 0 0	0 0	0 0 0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Portugal	0 51	0 51	0	0 0 0	0 0	0 0 0	0 0	0	0 0	0	
Total [0 - 3M [-	0 51	51	0 0	0 0 0 0	0 0	0 0 0 0	0	0 0	0 0	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania											
[10Y - more Total	-											
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Slovakia											
Total [0 - 3M [-											
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovenia											
[5Y - 10Y [[10Y - more												



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk EG						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 10 0 0 41 0 0	0 10 0 0 41 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((((0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						MIC	inchener Hypothekenbar							
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)		_	On balance sh	neet				Derivativ	res		Off balance	ce sheet	
												Off-balance she	eet exposures	
			Total carrying amount of					Derivatives with positive	e fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland	0 27 0 0 0 0 0	0 27 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5
[0 - 3M [Other advanced economies non EEA			· ·						Ü				
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Münchener Hypothekenbank EG

					ı	idilchener Trypothekenbar	IK LO				
						As of 30/06/2019					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet		Deriva	ntives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with I	negative fair value	Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others										

Notes and definition

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guya

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.